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(Continued from our last.)

"Does theau know what brass is?" said the wife, pettishly, and as if half inclined to "fratch."

"Abeant once in a fortnit I do," was the reply. "But when theau gets owd on't, I lose th' seet on't for ever."

"Ay, or else we shouldno' ha' bin wo'th tuppence neaw."

"Well, if we are wo'th moore, it's moore than I know. I could like to see it, if we are."

Up jumped Ab's wife; flash went a match; down came the candlestick from the mantel-shelf; and the next moment the dame, like a Mercury in a cap and blue-printed bedgown, was flying up the stairs. A little rumbling of boxes followed; a shuffling of feet was heard in accompaniment; then a jingling of the candlestick, an exclamation, and a stumbling descent earthwards.

"Rot th' candlestick!" said the woman, consigning the offending piece of ironmongery to its accustomed shelf, and in doing so, exposing (perhaps intentionally) something that by the firelight looked like a stocking with a small foot in it, dangling about her apron-string.

Ab grinned like a dog at a rathole, when he saw the stocking; and his hair rose, as if it required a strong application of his favourite "oil."

"What's thine is mine, an' what's mine belungs to booath ov us," said the wife; and she flung the stocking upon Ab's knee.

"What's th' meanin' o' this?" said the latter, fumbling nervously at the stocking's foot. "Has t' bin savin' up o th' brass buttons theau could get owd on?"

"If they *are* buttons, they're buttons witheaut shanks," was the reply, given with a very marked emphasis on the last word. If I wur to turn thee eaut wi' a lot *on* 'em stitched to thy clooas, theau'd coome whoam as ragged as owd Thuston's billygoat; for they'd everyone be torn off."

To thrust his hand into the stocking, and bring out its contents, was the work of an anxious moment, when lo! a handful of gold and silver—"a mixed penn'oth o' mint-cheeses an' lemon-drops," as Ab styled the hoard—greeted his astonished gaze. What a wind-fall to the poor fellow! Enchanted bowers, where fairies decked their robes with diamonds and amethysts, were but as idle dreams to the glories of "Walmsley Fowt" just then. The germs of great projects sprang up in his mind, as if conjured thither by a magician's wand. He would become banker, money-lender, general "uncle" to a host of needy nephews and nieces. He would build—houses large and pretentious; endow schools and hospitals; clear out workhouses; and scatter universal good throughout the land. He would —— but stop,—he might be dreaming, as he had often dreamt about finding heaps of money, and the gold and silver he was then handling, or thought he was, might turn out to be an "airy nothing." How was he to test it? A thought struck him: he would try whether his head or the chimney-piece was the hardest; and finding upon a trial that there was an unmistakable resistance between the two, the question of hardness being decided in favour of the chimney masonry, he concluded that there was some chance of the thing being a reality. Yes, it was a reality. Ab's first impulse on being assured of this pleasant fact, was to rush down to the "Old Bell," and set all the taps in the house running. But his wife had taken a wise precaution against such a possibility: she had locked the door, and put the key in her pocket; well-knowing that if he once got outside, with only a tithe of the money in his possession, it would be a case of—"Roll on, silver moon"—before he returned. Womanly caution, "by all that's virtuous!"

(To be continued.)

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GRAND FINALE.

Throw physic to the dogs,—God help their throttles,
And pelt the doctor with the empty bottles.

(Bed-ridden man, near his end).

Wife.—John, hadn't I better go for a doctor?

John.—Doctor! Nawe; I'll ha' no doctors, wench! *If I cannot dee beawt a doctor, I'll live for ever!*

LAST SAD RELIC.

Th' baillies looked round 'em. as sly as a mouse,
When they see'd that o' th' goods had been taen out o' th' house.
Said one, then, to t'other, "O's gone, thou may see:"
Says I, "Never fret, lads; yo're welcome to me."

Jone o' Greenfield.

(Poor cottager, behind in his rent, meets his landlord).

Landlord.—Joseph, if you don't let me have that rent to-day, I shall certainly send the bailiffs to-morrow.

Joseph.—Well, send 'em. They'n find nought i'th' hole,—nobbut th' scarlet fayver; an' if they can make aught o' that, *they're welcome to what there is laft on't.*

PAX-WAX.

(Old Antony, a Protestant, and a poverty-stricken moorland farmer, whose family have been living on oatmeal and milk the whole year, is busy in the field, when his wife, who is a Catholic, returns from mass, at the beginning of Lent).

Wife.—Antony!

Antony.—Well; what is it, wench?

Wife.—They're allowin' us flesh-meight three days a week this Lent!

Antony.—*Are they? ——! let's have it, then!*

THIS SIDE UP!

(Railway porter, shifting a large case of glass, marked "This side up—with care."

Owner *(to the porter).*—Now, then, keep that the right side up, will you? There are only two ways of doing a thing—right and wrong—and you fellows are sure to take the wrong one!

Porter.—*Well, they are —— foos that can do noather—aren't they?*

A MIS-TAKE.

(Carriers, at a way-side inn. Simeon has just ordered a quart of ale for himself and friend. Jack is sitting dry-mouth, with a solitary penny in his pocket).

Jack.—Sim, I'll bet tho a penny I can just drink an odd gill out o' that quart o' thine,—an' noather moor nor less.

Sim.—Done witho!

(Jack slowly drinks up the whole quart, and lays down the pitcher).

Jack.—*By th' mass, I've lost!* Here, tak thi penny!

POLL TAX.

(Country fellows, at a crowded meeting).

Abram.—*(To a tall fellow in front of him)* Tak' thi hat off!

Sam.—What for?

Abram.—I cannot see through it.

Sam.—Well, if I tak' it off, thou'll be war (worse) nor ever.

Abram.—How so?

Sam.—Becose my yure's a fuut long; an' it stons straight up.

Abram.—Turn th'sel' tother end up, then, an' let's look through thi legs! Thi yed 'll do for a yard-brush!

LONG DIVISION.

(Two friends have received a present of a crow and a goose, to be divided between them.)

Jem.—Well, Jack; how mun we splt these brids?

Jack.—Just as thou's a mind.

Jem.—Well, I'll oather ha' th' goose mysel', an' let thee ha' th' crow,—or—thou shall tak' th' crow, an' let me ha' th' goose,—choose for thisel'!

Jack.—Let's see! Put that again! It sounds reet enough,—but, o' somehow, that crow keeps londin' o' my side. I'm noan hauve as partial to that crow as it is to me. But, put it again; an' let's have a bit o' goose,—if thae con manage it.

Jem.—Well,—if I tak' th' goose, theau knows, th' crow mun be thine,—an' if theau tak's th' crow, th' goose mun be mine,—there's nought else for it.

Jack.—Well—it's o reet an' straight, for aught that I can see,—but I'd raither ha' getten rid o' that crow,—if it could ha' bin done.

DRY WIPE.

(Country fellow to a heavy swell, sauntering on the street).

Country Fellow.—Maister, what's the rent o' yon houses, at tother side, yon?

Swell.—I know nothing about the houses. You'd better ask the landlord.

Country Fellow.—*Oh; I thought o th' town belunged to yo'!*

RUS IN URBE.

(At the Theatre).

Othello *(To Desdemona).*—"The handkerchief, I say!"

Countryman *(in the gallery).*—Dry thi e'en o' thi sleeve, foo',—an' get forrud wi' thi actin'.

PLENTY, THANK YOU!

(A carter calls at a house in the country, with a parcel from town).

Mistress.—Can you do wi' a tot o' ale?

Carter.—Ay.

Mistress.—Matty, bring him a pint.

(The girl draws him a pint of vinegar by mistake).

Carter *(tastes, and then lays the pot down, with a wry face).*—I'm happen noan dry. Put it by a bit. I shall be co'in' again!

K'EN-SPECKLE.

(Indignant sweep, with his soot-bag on his back, to his friend).

Sweep *(Pointing to a man with whom he has been fighting).*—Jack, I've just fettled yon mon his ear-hole for him.

Jack.—What for?

Sweep.—He's bin co'in' me a sweep.

Jack.—Oh, ay? *How did he find it out?*

WHIM-WHAM.

(John, an old servant, who has worked for the firm all his life, and has often been discharged for drunkenness, is at last finally discharged).

John *(trying to get his place again).*—Come, Mr. George, yo mun let me off this time, an' I'll try to do as weel as I con for th' futur. Yo known I wortched for yo'r faither afore yo; an' he wouldn't ha' parted wi' an' owd sarvent o' this road (in this way), for a bit of a fuddle.

Mr. George.—Well, John, you have given us so much trouble in this respect that we have decided to part with you finally. It sets a bad example to the men, and they take advantage of it. We are very sorry for it; it is the result of your own conduct, and not of our wish. We will do all we can to help you; but we cannot employ you in the works any longer.

John.—Well, it looks hard to be turnt out into th' cowd world, at my time o' life, to begin a-ploughin' up new ground. I've wortcht for th' owd set, ever fro' bein' a lad; an' I've sin o th' lot on ye groo up fro chylt-little. I use'd to carry thee to schoo' upo' my shoolder, George; an' as for yo'r James, theer, him an' me wur like th' cuckoo an' th' little brid—wherever yo could find tone (the one), tother (the

other) wur noan so fur off. It doesn't matter. I connot leeove yo—I connot, for sure!

MR. GEORGE. *(Consults with his brother).*—Well, James, what do you think?

JAMES.—Oh, I think we might try him again. I don't like parting with the old fellow. He's bad to put up with,—that's true,—but he's nearly like one of our own family,—beside, he'd never be able to get another place at his age. Tell him that we'll give him another chance, if he can find anybody to be bound with him.

MR. GEORGE.—Well, John, my brother and I are willing to give you another trial, on one condition, and that is, that you find some respectable person who will be answerable for your conduct in future.

JOHN.—Well, as fur as that gwos, I think I can find yo *two*,—two o' th' dacentest chaps o' this country-side.

MR. GEORGE.—Who are they?

JOHN.—Oh, yo known 'em.

MR. GEORGE.—Name them.

JOHN.—*Well; it's yourself, an' yo'r Jymes, theer! Yo'n known me o' yo'r lives; an' yo'n studden by me, through thick an' thin, so fur; an' I think yo'n not be aboon seein' me out of a bit of a hobble like this!*

DR. JEDDLER ON WOMEN AND BATTLE-FIELDS.

WAS it Dickens or the author of *Sam Slick*, who, in the sententious manner so pleasant and so profitable to man, somewhere remarked that "Human nature was a rum un?" Philosophers have been known to entertain the opinion that the gay aphorism we have quoted applies especially to that better-half of human nature which reigns *and* governs with that charming despotism which makes mere men kiss the rod with rapture and alacrity. Yes: woman is a bewildering being, and the way in which she is at this moment all over England, and quite as busily in Manchester as anywhere, devoting her precious hours to devising plans in aid of the wounded in the cruel war is a delicious perplexity to all of us. Not that her behaviour in this respect is anything new, for did not Scott exclaim, a long time ago—

> Oh, woman, in our hours of ease,
> Capricious, coy, and hard to please;
> When pain and anguish wring the brow,
> A ministering angel thou.

It seems impossible that the sex represented by the Ladies' Committee now sitting at the Town Hall, to promote a Manchester auxiliary fund for the relief of the sick and wounded in the war, can ever have any admiration for battle-fields or warriors. Dr. Jeddler must be wrong—we mean Dickens's Dr. Jedler—when, in *The Battle of Life*, he talks laughingly, but injuriously, about women and war. "Sixty years," said Dr. Jeddler, "have gone over my head, and I have never seen the Christian world, including, heaven knows how many loving mothers and good-enough girls, like mine here, anything but mad for a battle-field." Anything but mad for a battle-field! O Dr. Jeddler! O Mr. Dickens! This is libel, you know. Dr. Jeddler, by the way, has another word or two about war, occurring in the same conversation, not, perhaps, wholly unprofitable at the present moment. "On this ground," exclaimed the Doctor, "where we now sit, where I saw my two girls dance this morning, where the fruit has just been gathered for our eating from these trees, the roots of which are struck in men, not earth, so many lives were lost that, within my recollection, generations afterwards, a churchyard full of bones, and dust of bones, and chips of cloven skulls, has been dug up from underneath our feet here. Yet," pursued Dr. Jeddler, "not a hundred people in that battle knew for what they fought, or why; not a hundred of the inconsiderate rejoicers in the victory why they rejoiced. Not half a hundred people were the better for the gain or loss. Not half-a-dozen men agree to this hour on the cause or merits; and nobody, in short, ever knew anything distinct about it, but the moanings of the slain." We almost think that when Mr. William Stokes, the Manchester agent for the Peace Society, is ultimately removed to Bristol, it would be well to obtain a Dr. Jeddler to succeed him.

Whether it be true or not that in the past time loving mothers and good-enough girls like Dr. Jeddler's have never been seen anything but mad for a battle-field is not perhaps necessary to determine now. What we have got to do now is to remind everybody around us that the Manchester Ladies' Committee for the help of the wounded in the war invite "contributions of flannel, or any description of calico, domestics, shirtings, jaconetts, sheets, blankets, and linen" for the care of the victims of the war. "Such article can, and will be, at once made up in a form best adapted and most useful for the purposes required, under the direction of the Ladies' Committee, and will be as early and as rapidly as possible forwarded." If the pity of Manchester should compel these good gentlewomen to work overhours at their angelic occupation, the sterner half of the world would be avenged a little upon "the loving mothers and good-enough girls" of Dr. Jeddler who have never been "anything but mad for a battle-field."

[MANCHESTER BANKS.]

10.—SEWELL'S BANK AND PRIVATE BANKING.

IN these days of competition, limited liability companies, and the dominion of joint stock banks, we should consider any individual of moderate means and limited connexions, who commenced business in Manchester as a private banker, to be a very bold and sanguine person. The attempt to succeed in such an undertaking ought to be placed on a parallel with that which Sydney Smith accredited Lord John Russell—the readiness to undertake the surgical operation of lithotomy or the command of the Channel fleet. Yet this business Mr. James Sewell, Banker, of Norfolk Street, not only undertook, but succeded in, and he can say, like Coriolanus—"Alone I did it."

Most professions, trades, and methods of making money, look comparatively easy from a remote point of view. A mountain looks smooth and easy of ascent from a distance, but as the traveller approaches nearer, he finds it a rugged steep, with many obstacles in his way. We have heard experienced men of business say, that if they had known the difficulties they had to encounter they would never have been in such and such a trade; and it is a curious fact that one scarcely ever hears anyone recommend a young man to go into the same business in which he himself is engaged. "Have nothing to do with manufacturing," says Mentor, the owner of a thousand looms, to Telemachus on the threshold of commercial life. "Have nothing to do with weaving, but go into the cloth and yarn trade; look at Munns' and Slaggs'." Probably the respectable gentlemen at the head of these firms would advise Telemachus to shun the agency business altogether, and draw the attention of the ingenious youth to the enormous business done by Brooks's Bank, or the prodigious salaries paid to managing directors for doing the Lord knows what.

Banking seems a very easy business to the uninitiated. There appears to be no great difficulty in taking care of other people's money. There is, however, this difficulty at starting, that before you can cook your hare you have first to catch it, and before you can trade with other people's capital you have first to induce them to entrust you with it. Even when you have got it, the difficulty is what to do with it. If it lies in the till it will eat its head off, like an idle horse in the stable. If the aspiring banker touts for bills and business, he is most likely to get both of a very equivocal nature. There have been many attempts to establish private banking business in Manchester of late years, but without success. It therefore says a great deal for Mr. Sewell's perseverance and skill that he should have succeeded as he has done, and become one of the banking institutions of the town. A private banker does not start, like a joint stock bank, with a ready made constituency in the shape of a large body of shareholders. He has to open his door and take the goods the gods provide him. Of necessity he is compelled to discount bills and take business which are not in favour elsewhere. This is where the skill of the banker comes out. In the course of business many good bills are refused by bankers, some because they are already full of such paper, some from ignorance, and others because all their money is wanted for their own immediate customers. Consequently, the holder of such bills has to seek new channels to discount his paper, and a new banker in search of business often gets it in this way. Mr. Sewell has always had the reputation of knowing a good bill from a bad

one as soon as he looked at it, and shortly after he first started business, he freely discounted a large quantity of paper which at that time other bankers in the town looked askance at. As it turned out the business was perfectly legitimate and safe, and was, no doubt, profitable.

In considering the difficulties of establishing a private bank in a large town at the present day, let us take a retrospective glance at the history of banking. Formerly, private banks had it all their own way, and had a monopoly of the business in England. The consequence was that, in every town and village, careful shopkeepers and tradesmen took to discounting bills, borrowing and lending money, and issuing their own notes from their back parlours, until they gradually became developed into full-fledged bankers. Banking is probably coeval with the existence of the human race, and existed in a crude state in the days of barter. Certainly there was no "clearing house" when "Abel was a keeper of sheep, and Cain was a tiller of the ground;" yet, in the exchange of mutton with the first-fruits of the earth, between the ill-starred sheepowner and the fratricidal husbandman, something in the nature of a banking transaction must have taken place. The precious metals were known to the ancients, and used by them as a circulating medium. The nomad tribes of Israel possessed them. "Abram was very rich in cattle, in silver, and in gold. And Lot also, who went with Abram, had flocks and herds and tents." We have very little doubt ourselves that Abram was Lot's banker.

> When Jacob graz'd his uncle Laban's sheep,
> This Jacob from our holy Abraham was
> (As his wise mother wrought in his behalf)
> The third possessor.

When Jacob graz'd his uncle Laban's sheep he clearly became his banker, and received his deposits in the shape of cattle. They had a sort of copartnership together, which appears to have flourished, and when they wished to dissolve, Laban said to his nephew, "Appoint me thy wages"—in other words, charge your interest—"and I will give it." To this Jacob, determined to have it out with his uncle for having chiselled him out of seven years' service in the matrimonial arrangement about Rachel, replied, "Thou knowest how I have served thee, and how thy cattle was with me;" that is to say, I have held your deposits in the shape of cattle. Then he adds, "Thou shalt not give me anything," repudiating interest, apparently in the most disinterested manner, but at the same time he concocts and perpetrates the little swindle about the ringstraked, the spotted, and the speckled cattle; so that when the liquidation came, Jacob completely turned the tables upon his uncle, and no doubt chuckled amazingly, after the manner of his race, over the transaction. No wonder that the narrative goes on to say, "The man increased exceedingly, and had much cattle, and maidservants and men servants, and camels, and asses." The minds of Antonio, the merchant of Venice, and of old Shylock, who detested Antonio because he "lent out money gratis," appear to have been considerably exercised in this matter concerning Jacob and Laban. The Venetians were great merchants and bankers, and it is to them that this country chiefly owes its system of banking. When old Shylock the Jew refers to Jacob, Antonio remarks, "And what of him? Did he take interest?" Shylock replies, "No, not take interest, not, as you would say, directly interest. Mark what Jacob did," and then proceeds to narrate, in his own way, the cunning device which the patriarch of Israel planned. Antonio could make nothing of this, and having erroneous views about monetary matters enquires, "Or is your gold and silver, ewes and rams?" We always considered Antonio a bit of a muff, a sort of mercantile swell, who was sure to come to grief; and he and his needy friend Bassanio, who had to get a young woman to act as their advocate, were no match for the cunning old Jew, with his thrift, his ducats, his bond, his scales, and his great knife.

Jews and Scotchmen,—in some respects, synonymous terms—have a natural aptitude for banking, and take to it as instinctively as ducks do to water. Both are "a peculiar people, zealous of good works," and both take a pleasure in looking after other people's affairs, particularly for a consideration. At the present time Rothschilds are probably as great a power in Europe as either Bismark or the King of Prussia. The kingdom of Scotland was honey-combed with joint stock banks and their branches, and trade was fostered by a system of "cash credits" when joint stock banking in England was almost unknown. One Paterson, a Scotchman, founded the Bank of England, and James William Gilbart, a North Briton, late manager of the London and Westminster Bank, was the father of joint stock banking in this country. A Scotchman will scrutinize a bill of exchange, with its numerous endorsements, with as much interest and zest as a wine-fancier will scan and smack his lips over a list of rare old vintages offered for sale. He has a good nose for this kind of game. "Sir," said an old Scotch country banker to a customer, who presented a bill for discount—"Sir, I dinna like the looks o't." "Dinna like it!" replied the other. "The drawer's aw richt, and the acceptor keeps his carriage." "Lord!" said the banker, handing him back the bill, "I wish he may keep his feet."

Up to the year 1826, the Bank of England and the private bankers had a monopoly of the banking business of the country; and the power to issue their own notes gave the private bankers an enormous source of profit. Previous to the year 1774, there was no legislative restriction to the issue of small notes. In 1708, the Bank of England got an act passed, preventing the formation of any other banks with more than six partners, or, in other words, prohibiting joint-stock banks. Thus the private banks had it all their own way in the country; and to commence business as a banker was a comparatively easy matter then, compared with what it was when Mr. Sewell started on his own account. In 1826, an act was passed, allowing the Bank of England to establish country branches, and permitting the establishment of joint-stock banks beyond a radius of sixty-five miles from London. Afterwards it was found that the existing acts only applied to banks of issue, and really did not prevent the establishment of banks of *deposit*. To make assurance doubly sure, however, another act was passed in 1833, which repealed the sixty-five miles restriction. Thus the privileges of the private bankers passed away. Henceforth they had new and powerful opponents to compete against, and private banking passed into a new phase. Still later, the passing of the limited liability act has, in a great measure, swamped private banking, and has enabled private bankers to dispose of their business on advantageous terms to themselves, if not always to the community.

These references to the past history of private banking, will show that Mr. Sewell had a much more difficult task to perform in establishing himself as a banker, than in the old days, when the goldsmiths of Lombard Street, in addition to their original trade of buying and selling plate, obliged the merchants of the City, by taking care of their funds for them, and afterwards receiving the rents of the large landed proprietors and allowing them interest for the same. In the last century any one could start as a banker who chose, and issue as many notes as he could cram down people's throats. Accordingly, all over the country, grocers, tea-dealers, tallow-chandlers, and linen-drapers took to banking, which, as a matter of course, led to many abuses. But when Mr. Sewell started his bank, he had to compete with, and struggle against, the full flood of joint-stock banking. The establishment of the Bank of England Branch in Manchester had already nearly eradicated the issue of local notes, and directly after Mr. Sewell began business, Peel's Bill came into force, confining the issue of local notes to the circulation existing at the time, so that this source of profit was entirely cut off. Mr. Sewell had therefore nothing to trust to except to make the best use of what connexion he already possessed, and lay himself out for any outlying business which was not already absorbed by the other banks in the town.

It is now nearly thirty years since Mr. Sewell commenced business as a private banker. Originally brought up, we believe, in the Bank of England—that old lady of Threadneeedle Street who has not been remarkable for rearing a large brood of eminent bankers—Mr. Sewell subsequently became the manager of the Commercial Bank of England, a bank of issue, whose head-office was in Mosley Street, Manchester. The building, which is now pulled down, was situated between the Royal Hotel and an old Unitarian graveyard, where now stand the warehouses of Peak and Co., and Atkinson and Gould. The Commercial Bank was established in 1836, a year in which Manchester appears to have suffered from a banking epidemic, and an eruption of joint stock companies broke out all over the town. Some of them exist to this day, and have been dealt with in former articles. Others have gone the way of all—banks, and their places know them no more. Among the latter was the Commercial Bank, which summarily closed its doors one fine morning, after having been labouring under an asthmatical attac$_k$

and shortness of breath for some days. The Commercial Bank stopped payment in 1841, and its staff was scattered, if not from Greenland's icy mountains to India's coral strand, at least from Aberdeen to the banks of the Ganges. Mr. Sewell, the manager, was satisfied, however, with a shorter flitting, and merely removed from Mosley-street to the corner of Norfolk Street and Brown Street, to an old brick building, at the windows of which the banker's white head and hale countenance, and the more youthful physiognomy of his nephew and partner may be seen to this day. The outward and visible signs of Mr. Sewell's inward and monetary calling are neither remarkable nor imposing. The old brick building, which is now occupied by a banker, a cotton-spinner. and a solicitor, a combination which probably may be mutually advantageous, appears to have formerly been a dwelling-house, when the Manchester Assembly Rooms were situated a few doors higher up in Brown Street, and the nobility, gentry, bankers, and clergy of Manchester lived in Mosley Street, King Street, Piccadilly, Quay Street, "and the demesnes that there adjacent lie." This building was the original head-quarters of the Manchester and Liverpool District Bank, when that establishment was but a tender sapling, and had not extended into Spring Gardens and all over Lancashire and Cheshire, until it became a wide-spreading oak, and the cotton spinners and manufacturers of the district came and lodged in the "branches" thereof. The bank is a dingy, old building. No architectural pomp. No fiery dragons nor mailed warriors over the portals. No fluted columns, grained ceilings, canopies fretted with golden fire, swinging chandeliers, and other adornments whether substantial or meretricious. Whether it has a Turkish Bath for the accommodation of its customers we are happy to say we cannot tell. Sewell and Nephew draw upon the Union Bank of London, a bank with which they have been intimately associated for many years. At one time they did the great bulk of the Greek business of Manchester, and if, in the course of business, you received a cheque signed by an unpronounceable name, apparently consisting of a number of consonants drawn indiscriminately out of a hat, the chances were that the cheque was upon Sewell's bank. Talking of cheques reminds us of an anecdote upon the subject of this paper. A merchant, whom we shall call A. B., received in payment of an account a cheque from C. D.; but as it was after banking hours A. B., who happened to want the money, asked a friend, E. F., to advance him cash upon it, at the same time requesting him to present it at the bank early next morning. On the following day A. B., on his way to his office, passed through the Exchange, and there, to his dismay, read on the telegraph board that the drawer of the cheque, C. D., had stopped payment. Hurrying off to his friend E. F., to tell him, he was informed that the cheque had been presented as soon as the bank doors were opened, *and paid*. The result was that A. B. escaped a bad debt, and C. D's account stood so much the worse in the books of Sewell's bank.*

* This, the tenth article on Manchester Banks, completes the series. The banks described have been:—the Branch Bank of England, Brooks's, Heywood's, the Union, the District, Manchester and Salford, Manchester and County, National Provincial, Consolidated, and Sewell's. In all probability the sketches will shortly be republished in a collected form.

A MAYORAL SONG.

AIR—The Friar of Orders Gray.

OF Salford Borough I am the Mayor,
Tho' the office brings nothing but work and care.
I have no salary, stipend, or tip,
No thousand a year falls into my scrip:
But none of these matters my soul doth daunt—
I've quite as much money as e'er I want,
I've quite as much money as ever I want.
And why I sit here the reason I'll tell,
The duties I've taken, they say I do well.
And none has such care, they are bold to declare,
For the good of the town as His Worship the Mayor.

After supper I now and then dream
Of doing some good to our inky stream.
Myself, no denial can mortify
From the Manchester Council—a naughty fry.
I'd sooner wear sackcloth next to my skin
Than advantage by dodging try to win,
Than successes by dodging try to win,
And both sides must suffer who pay for a throng
Of surveyors and such to keep fighting ding-dong.
Ah! none has more care, I make bold to declare,
For the good of this town than His Worship the Mayor!

TOWN TALK,
AND THINGS IN GENERAL.

THE LINT-PICKERS OF MANCHESTER.

WE don't see why the devil should have all the fashions any more than all the good times. It is, therefore, satisfactory to see the tide of fashion setting in a sensible direction. Picking lint has, for the moment, usurped the laps and workbaskets of ladies out to tea, to the exclusion of insane anti-maccassars and preposterous fal-lals of every description. Let it not be for an instant supposed that this sudden fit of sensible industry is an unmitigated virtue. No doubt a considerable portion of it is due to an unaffected desire to help in a good work; but it must not be blinked that an enormous amount of it is being done simply because it has become the fashion amongst the leaders of society to do it. Nevertheless, as we have all of us abused the fickle goddess of fashion for her follies and her vices, let us at least give her the credit of being occasionally useful and virtuous. The mere fact that it has become the thing to perform this irksome and laborious task of lint-picking, shows that there has been a large amount of good feeling set to work throughout the country. And this is one of the blessings that mitigate the curses of war. War stirs up the nations. It is quite an error to suppose that it excites bad passions only. It brings all sorts of hidden virtues to the surface. It gives birth to crises, and dilemmas, and emergencies that call forth many kinds of good feelings, and it often strings up mean and feeble natures to a height of fortitude, and even heroism, of which in ordinary times they are incapable.

TWO PUBLIC PORTRAITS.

Manchester is very unfortunate in its public portraits. Of all those placed in our principal institutions, of which we gave some account a short time ago, not more than half-a-dozen are good, artistically, or worthy of the men whom they were designed to honour and commemorate. To this collection of counterfeit presentments two more are about to be added—a portrait of Sir Joseph Heron in the Town Hall, and one of Mr. Robert Barnes in the Royal Infirmary. The Town Clerk's portrait, painted by Mr. J. Prescott Knight, R.A, was hung on the Academy walls during the recent exhibition, and is now in one of the rooms of the Town Hall, King Street; the other, the work of Sir Francis Grant, P.R.A., is now at the Royal Institution. Both are poor—very poor; sketchy, ineffective, uninteresting, uncharacteristic. This is the more to be deplored in the case of Sir Joseph Heron, because his head, in the hands of a master, would make an admirable picture. We suppose this sort of thing will go on as long as Philistinism is preferred to geist, and the custom prevails of running after the titled or fashionable artists of the hour. Even Philistines, however, will come to see some day what a discreditable assemblage of miserable effigies they are gathering together for the disgust of posterity.

THE CITY MAGISTRATES AGAIN.

Last Monday there were again only two magistrates in attendance—Mr. Headlam, the stipendiary, and Mr. C. H. Rickards, "among the faithless faithful only found"—one for each court. Now, as most of the business requires the presence of two magistrates, the affairs have to be adjourned to the next day, and the unfortunate prosecutors, witnesses, and others have again to lose a day. Worse still, these people can't all attend at once from, say, market-day and other reasons, and the parties have to badger about further adjournments, further payments to witnesses, "refreshers" to lawyers, and the like. We suppose no one can find the From-Home-Secretary, or he might be consulted with advantage.

THE SIMULTANEOUS COLLECTION MANIA.

Possibly, the correspondence column of the *Courier* contributes a larger quota to the folly of a day than is derived from any other source of equal magnitude. The latest idea is a simultaneous collection at all the churches and chapels in the country for the wives and families of those who perished by the terrible upsetting of H.M.S. Captain. Ever since that simultaneous collection for the charities, suggestions have kept being made for simultaneous collections for this, that, and the other, without intermission. What a lot of fellows there are in the world who make a pursuit of worrying to death the ideas of other people!

Does not this unfortunate man see that the very essence of the success of the movement before was its novelty? But of course he does not. He perhaps has suffered from the recent stress of summer weather. We would propose a simultaneous collection at all the churches and chapels in the country to raise funds to send him to the seaside for a few weeks. He is obviously much in need of bracing.

MR. AND MRS. CHIPPENDALE.

It is a great pleasure to us to call the attention of our readers to the first benefit in Manchester of these two admirable artists. Friday, the 23rd, is the appointed night on which the people of this town will have the first opportunity that has ever been afforded them of making any substantial return to these two chiefs of the Haymarket Company for the greater portion of the theatrical delight experienced in this place for several years. Our readers know our opinion of Mr. and Mrs. Chippendale too well to necessitate its repetition here; and we think we know our readers' opinion of them well enough to enable us to prophesy that their benefit will be, at any rate, in a considerable measure, as successful as it ought to be. The only novelty produced by the Haymarket Company in Manchester this year—the play of *The Love Chase*—will be performed on the occasion. We sanguinely expect, and ardently desire, that Manchester this night will do its duty.

STREET NUISANCES.

It seems a pity that nothing is done to prevent the continuance of that increasing nuisance the "cart-wheel turning" by little children, in the public streets. The other day we saw, from the top of a Longsight 'bus, two little creatures run along the footpath from Chatham Street, Piccadilly, almost to the doors of that reservoir of foul air and other nuisances, the Imperial Vaults, stopping every now and then to plunge head downwards on the flags, and create annoyance and confusion among the foot-passengers. One of the two had for its only clothing a girl's old brown frock, fastened in one place at the top, and open all the rest of the way behind; disclosing a muscular, but dirty, little *torso*. The skirt reached barely to the knees, and the little legs and feet were black with grime and dirt. The cause of their suddenly stopping was revealed in a policeman standing a few yards further on. He stood within the aroma of the vaults, gloves in belt and hands behind him, and glared in a vengeful manner, but made no attempt to go after them. As he appeared to be about sixteen stone, it seemed doubtful if he could run at all; and as to catching these flibbertigibbets, that was an impossibility, even if he had orders to attempt to secure them, which is doubtful; so he "followed them like a church."

THE BISHOP AND THE RAILWAY WORKERS.

It is gratifying to us to find ourselves in concord upon religious subjects with so astute and enlightened a divine as the Bishop of Manchester. A short time since we suggested the propriety of the clergy occasionally preaching to people, who either could not or would not attend a place of worship, in the open air or in some place outside their consecrated but deserted churches. The Bishop has set the example in his own person, and on Monday last, during the dinner hour, he preached for half an hour to upwards of two thousand working men, employés of the Lancashire and Yorkshire Railway, in an open shed at Miles Platting, and "the people heard him gladly." In the paragraph referred to, we made some remarks about church-going which are fully endorsed by the Bishop in the following sentences. "Remember that religious services are not religion. There is a great mistake, which is too current among all Christian people, that going to church is religion. It may or it may not be religion. Sometimes it may be the most irreligious act which a man does in the week. Religious observances are not religion, but only help to a man's religion. Religion, as I said, is a perfect sense of duty to God. . . . Do not let my words be so far misunderstood as that I should be supposed to say that religious observances are of no importance. I believe them to be of the utmost importance. The form of godliness without the power is about the most delusive piece of self-righteousness that a man can lay to the flattering and deceiving of his soul." These bold and earnest words, which cannot be too widely disseminated, we commend to the attention of both clergy and laity. They strike at the root of much of the real infidelity of the day, and scatter to the winds that parrot-like and pernicious doctrine, so often advocated, that people ought to "go to church as an example to their neighbours, and especially the poor,"—a monstrous idea and a hideous insult to the Deity.

PROVIDENCE AND WAR.

TO THE EDITOR OF THE SPHINX.

Sir,—Your contributor, who is in Search of a Creed, wrote a week ago, "I had been so bewildered, so shocked by the election of God to the chief command of the German armies, that doubts had entered my mind whether, after all, humanity may not have made a sublime spiritual mistake." Allow me, sir, to express my sympathy with your correspondent, and to tell him that the God I believe in had quite as much to do with the entry of the Great Napoleon into Berlin as with the battles of Sedan and Woerth. When we are far enough removed from certain events to judge them dispassionately, and see their place in a long chain of causes and effects, we may see fragments of a great and wise plan worked out in them that no human foresight could have arranged; but to pick out just our successes from the chequered story of our lives and call them PROVIDENTIAL appears to me simply blasphemous.—I am, sir, yours,

A CONSTANT READER.

[STUDIES IN NATURAL HISTORY.]

THE BABY.

I believe Attila and Tiglath Pileser were very determined men in their day, having resolute wills of their own, without the necessity of forced contributions from their contemporaries. I am not a German historian, and, therefore, have scarcely a right to any historical reminiscence whatever, but still I know what Attila was, and I think I am also tolerably correct as regards Pileser.

Well, "the baby," in his line, is worse than either of them, and is in the habit of laying waste many a happy home. I am speaking now of the general or superficial effect of his appearance and not as regards the inner man. Considering his size, and the comparatively small space, physically, which he takes up, I am driven to the conclusion that this is one of those cases in which mind governs matter pre-eminently, and in which the moral faculties overwhelm weight and age as with a tidal wave. The reason I say so is this—that if a giant, in easy circumstances, from the profits of a well-horsed caravan, had taken up his residence temporarily in my house, and were to lunge up and down, either in liquor or in the endeavour to compose a poem, he could not—unless a twin and with power to act for both—shake the lath and plaster of a house, held at a nominal rental, so much as the baby does mine. And yet, when I look at the latter, I say to myself, "You are the placidest little rowdy that ever I did see." How, then, does all this row come about? Why does every beam and rafter shake and shiver with life, activity, and usefulness? Why do the bells ring, the doors bang, the dogs bark? If I lead gently up to the topic, without daring pointedly to propose these questions in their naked ferocity, the answer is a trembling tendency of the needle towards the poll of Tiglath—at that moment as quiet as a red mullet in its bread crumbs, and very much of the same complexion. His mother makes no noise; he himself makes no noise, except occasionally a feeble imitation of a woollen dog on wheels, which I rather like, because then I know they are drawing him out; and yet the hurry-scurry, the whirl of petticoats, the flying about of cap ribbons, the dashes at the castors, the plunges at the receptacle for "arduous and spirited" liquors, and the general crashing together of this earthly ball, lead me to the conclusion that, after a'l, when the back of a too confiding parent is turned, the baby nips (as it is called) out of his cot, seizes any handy missile, such as a chest of drawers or anything loose in earthenware, and flings them promiscuously at the lunar or calendar nurse, the young

woman who waits upon the lunar, and any one else who may be so sublunary as to be in his neighbourhood.

The tendency of the baby to draw everybody up-stairs, not alone on the storey in which he is storming and raving, but far above him into the upper empyrean, will not have escaped a paternal public. Having recently been placed under surveillance in my own breakfast-room, under circumstances which cost me one-and-six to announce through the press, I am able to speak about the tendency of women to get up aloft when there is a baby, and their rapid feats of descent whenever a bell rings, as if they were quite sure either that the baby had rung it himself, or else that he desired particularly to be informed about the time of the next Bowdon Wakes. The noise made by young women in these stairs' descents reminds me of nothing so much as of a string of acrobats taking headers from a springing-board over a horse, but I assure you the effect upon my nerves was not agreeable; and when, after a more than usually thumping rush, I found a healthy young woman coming down the bannisters after the fashion of a witch on a broomstick, I thought to myself, concession has now reached its utmost limits, and either this must be altered or I must emigrate. That what may be called the staylaces of domestic discipline had been so fearfully loosed was, I knew, entirely attributable to the baby. Even the doctor, who may be said metaphorically to have erected himself a lodge in a garden of babies, and to think no more of them than if they were cauliflowers, took upon himself to adopt a light and jocular tone with the domestics, as though he were the poulterer's young man and not pharmacy or Resurgam. Added to all this, there was the determined lunar woman in spectacles, which shone up and down the landing like melon-frames, and who, I solemnly believe, was the police in female attire, who was constantly caught tittering with the regular women servants, apparently after jokes at my expense, so that I almost constantly felt unhinged and depreciated. Whenever any ladies called, two housemaids slid down the bannisters to answer the bell, and one of them slid up again to fetch "the police." "The police" appeared on the first landing, and narrated an anecdote which convulsed both the parties with laughter—as usual, no doubt, at my expense, as who should say, "Parents abound, but born fools do much more abound." Then "the police" went by herself to the drawing-room door, and gently knocked, so as to give the visitor an opportunity of changing her dress, if that were necessary, and then there was a meandering jawbation, in which the British tongue was most ruthlessly pulled about. Afterwards, when the visitor went away, "the police" underwent another cachinatory double-up, and took her melon-frames up-stairs, where she retired behind a barricade of clothes-horses like the proprietor of a washing circus.

Do I mean by all this that I am annoyed by the new arrival? Heaven forbid! I like him immensely, and even when he squeals, I will not admit that it is his fallen nature that leads him to do it, but rather a determination to protest against the crowd of parasites that surround him. But, poor little chap, what can he do? He is overpowered by numbers, and every form of flattery is lavished upon him, even when he is dashing the carcases of his tormentors with maledictions. If he could only take a hint from his near kinsman, I would say to him, "Keep it up, my boy; drive at them heart and soul; scatter a copious vocabulary of malisons at their heads; you cannot go wrong; they don't care the toss of a button for you, and it is only public opinion that prevents their smothering you."

I look at him in his cradle and almost think it a pity that a peaceful slumber like that should be interrupted. Why should this tender pod ever shell out at all? The expansion of the soul! If it could expand into the soul of an emperor, what then? I wonder how it is wrapped up in that tiny husk. If you got a miscroscope and could minutely examine it, what would the soul be like—a tradesman—a lawyer—a churchwarden—a preacher? It must expand, and, as it does so, the gentle innocent slumber must grow fainter and then vanish for ever. When he is a churchwarden, with a big knobstick, will he be as fair to me as he is now?

THE PICTURES AT THE ROYAL INSTITUTION.

2.—Figures and Portraits.

Of all the able and accomplished artists that Manchester has brought forth, there is none of whom she has more reason to be proud than Mr. F. J. Shields, yet we cannot help being conscious of a very generally existing tendency on the part of the public to deny the merits of his present work, and to draw adverse comparisons between it and his earliest efforts. It is, no doubt, difficult to persuade a large portion of the people that however great a success an artist may have attained as a young man in a certain class of work, it is most likely, if not inevitable, that he will develope some new manner and mode of thought in the course of years which will, if he be true to himself, necessitate a change, more or less sudden, in the style and intention of his pictures. Especially certain will this change be if his earlier works be not of the highest artistically intellectual class, and the painter himself be faithful to his mission, and strong enough to overcome the temptations which a premature success is sure to exhibit before him. He will be disposed to consider his apprenticeship achieved, to rest and be thankful, and to attempt the hopeless task of repeating the same thing without deterioration, the result being to degrade his art to a manufacture, producing picture after picture of a like pattern till he fall into artistic decrepitude, and into the ranks of that army of painters, already unfortunately but too numerous, of whom it can only be said: they did good work in their youth, and once gave promise of future excellence. These temptations are terribly strong, especially if the painter has to work for his daily bread; but whatever may have been the case with Mr. Shields, he has resisted them effectually, and we wish to show that in doing so and following the call of his personal feelings, as developed by his art education and experience, he has not fallen back in his path, but, on the contrary, advanced many leagues. Of course, we insist, that of two pictures the ignobler may be the most perfect in its entirety, while the nobler, though less complete, may be by far the finest work of art. It is most difficult to decide the value of "intention" in art.

Mr. Shields began with small drawings of the domestic class, chiefly children, and most charming they were,—slight in subject, but with just enough story or action to give them interest apart from the execution. After some years appeared an elaborate series of drawings on the wood, illustrating *The Pilgrim's Progress*, and it might have been supposed that these, combined with the earnestness displayed in even the slighter of his water-colours, would have told all who saw them that he was not likely to rest satisfied with the kind of work that had even then obtained him a high local reputation. Shortly afterwards, and after his election as an Associate of the Old Water Colour Society, the change began. Some drawings of battle-fields, treated from the nobler point of view, and other pictures much superior as to painting and design to his first work, have been produced by him, and we have this year exhibited the Solomon Eagle, by far the most important and ambitious picture he has painted, and which we now propose to criticise. The time chosen by Mr. Shields is night. The first motive of the picture seems to be the contrast between the gaunt preacher, standing and declaiming in the moonlight, and the mocking group (two women and a man) who, lounging through an open window, are lit up by an artificial light within; and here we can hardly agree with the artist's embodiments of his conception. There seems something discordant in the contrast (if the phrase be allowed). There seems too much common-placeness and coarseness in the type of face chosen for the two harlots at the window, and we cannot help thinking that had they been endued more strongly with beauty, the reconciling attribute of sin, there would have been more dramatic force conveyed. Contrasts, if too violent, defeat their own ends; and as a

picture it would be better that these figures should be more equal in "style" to that of Solomon Eagle, which is very finely conceived and painted. The simple solemnity of the tone and the composition of colour are most excellent, and the manipulation shows a still further advance towards that solidity and largeness always desirable in works of this kind. Lastly, we can only repeat that this picture is the noblest in intention and conception in the exhibition, and admirably carried out.

Mr. Simeon Solomon is undoubtedly one of our most accomplished artists, though his pictures do not appeal to a very large public, owing, perhaps, to what is considered an absence of subject. He has been described as a painter whose aim is to "paint beautiful things beautifully," and that phrase applies to his picture in this Exhibition—A Youth relating tales to Ladies (18). It is a small picture, containing six figues, most charmingly grouped. The arrangement of colour is at once unique and completely delightful. So much depends upon its extreme subtlety of form and tone and colour that it is almost impossible to analyse it in words; therefore we will only say that it is, though not the most important picture in the rooms, certainly the most beautiful and complete.

In the place of honour in the first room is The Catapult, by Mr. E. J. Poynter, A. R. A. (57), which shows, as might be expected from the painter of Israel in Egypt, a wonderful understanding of all details of ancient and modern history, great anatomical knowledge, power of drawing and skill in artistically grouping a large number of figures without obscuring from the spectator the object upon which they are employed, and the means by which that object is to be obtained. The manipulation, as always with Mr. Poynter, is forcible and simple, and sometimes, as in the instance of the stretched hides on the left hand of the picture, a marvel of imitative painting. One objection was sometime ago urged, and we think justly, that the figures seem posed in the attitudes of pushing and pulling, and that they want movement; but this is a slight fault to find, for of all the great artists who have lived, be they ancient or modern, it would be hard to name more than two or three who have succeeded in giving the appearance of actual movement to nude figures, at the same time drawing them with anatomical severity. In slight sketches, of course, it is comparatively easy. Altogether, The Catapult is a very powerful and interesting work of art, and it is of the class that has given Mr. Poynter his high reputation with the public, and in which he is without a rival.

Il Penseroso (68), by Mr. G. F. Watts, R.A. (lent by Mr. C. H. Rickards), is a pure and beautiful female head, painted with magnificent skill, and free from any attempt at *tour de force*. As simple as any portrait could be, as far as accessories are concerned, it is elevated to the position of a picture by the refinement and truth with which the peculiarly delicate complexion is given.

Le Reveil, by A. Lecadre (458), is a striking picture. The subject, if it can be called a subject, is the nude figure of a woman, lying on a rug, the background a portion of a black screen. The drawing of the figure seems admirable. We say "seems," because it is well to be cautious in such a matter; yet, strange to say, there is no point in Art which the multitude is more ready to criticize severely, and of which they know less, than correctness of drawing of the nude. The colour is certainly most true, though the complexion of the model is not such as is often chosen by English painters, being of a sallow quality, more frequently found in France and Italy than amongst ourselves. Still it is no less true, and the arrangement of colour in the background is made to harmonize completely with the colour of the figure. In fact, it is this care of colour-harmony that raises the work above a mere study from the life. Artistically, the picture is one of the ablest in the Exhibition,

There are many works in the exhibition of the class we last year described as "clothes" pictures, and there are many of the English domestic school, but among them we find nothing worth special notice, either for praise or blame. Two pictures by G. Müller (26 and 33), are fair specimens of an inferior German class of painting, and look as if they might have been altar-pieces, but are not quite. Mr. Mückley's Roland Graeme (53), is an advance in power of painting and colour; the latter is far more pure and in a finer key than has been heretofore.

Giving a passing word to the Michael Angelo of Mr. H. O. Neil, A.R.A. (115), as the worst picture in the Exhibition (considering the artist's position), we will pass to the portraits, and they are not many. Mr. Cruiser's Dido (91) we have noticed before, and also Mr. Measham's likeness of Dr. Boutflower (99), and we have nothing to add to our previous remarks. Mr. Percy has a charming water-colour drawing of two young ladies (337), and the well-known picture of Mr. G. C. Baskett (454), of which we spoke in connection with other pictures from Manchester exhibited in the Royal Academy. Sir Francis Grant, R.A., has painted a flimsy, sketchy likeness of Mr. R. Barnes (485), which does not call for serious criticism; and beyond a capital characteristic portrait of Mr. C. A. Duval (81), we find nothing more amongst the portraits to which we care to call attention. For an Exhibition containing 514 works, there are lamentably few figure pictures of any art value. What there may be among the landscapes we shall endeavour to show in a future notice.

[RAMBLES IN LAKELAND.]

PATTERDALE.

BY A LADY.

THE tourist in Lakeland has so little of which to complain that he may well make the most of a grievance when he finds one. Why will kind folks in this district chronically deceive poor weary wanderers on the subject of lodgings? In ordinary business-like places we see a bill in the window announcing "Apartments to let." They may be drawing-rooms or dining-rooms, or perhaps only a bed-chamber; but we know there is *some* vacancy, and, with a reasonable hope of finding what may suit us, we knock and enter. But here, even letting lodgings partakes of a sort of poetic uncertainty. Householders despise matter-of-fact notices, written on cards or half sheets of note paper, which can be put up or taken down in a moment. Such simple means of announcing a great public benefit are not in favour in Lakeland. Lodging-boards, forsooth! They are more like sign-boards, being permanently fixed either to the house itself, suspended on supports of imposing dimensions and startling colours, or, as often happens, especially when the mansion stands in its own grounds, fastened to some tree that happens to stand well for the purpose. There they remain, winter and summer, often telling the truth, but quite as often deluding despairing wayfarers. But to the core and marrow of our grief.

An hour since we arrived in Patterdale, and at once set off to hunt for a house. Near the northern end of the dale are two excellent hotels and four or five comfortable lodgings.

"Ah, how fortunate! this will just do," exclaimed our commander.

"Sorry, mam, we are full; but one of our sets will be vacant this week."

"No matter. Here is another announcement." Answer as before. By this time our hopes began to droop.

"Is there anything vacant in the village?" we asked, with great humility.

"Well, there may be room at the last house up the road yonder."

Thither we speed with considerable diligence, for the coach had been full, and there might be other hunters besides ourselves. At length we reached a green gate, by the side of which stood a huge board, blazing in all the colours of the rainbow, and a good many besides. Here we succeeded, and, whilst unpacking cloaks, books, and the like, ordered our man-at-arms to procure such things in the way of food as were to be found in the hamlet, giving him special directions that they were to be sent home directly. At six o'clock we returned, with frightful appetites, found on the breezy fells. Ten minutes—twenty minutes passed, and still no sign of dinner.

"Are you sure you ordered the things to be sent correctly?"

On this point our man-at-arms was more than usually positive.

"Of course he did, for had he not copied the address from the sign-board—T. H. Waite."

With an indignant glance, our commander rang the bell.

"Are we likely to get any dinner?"

"We thought it was tea you'd take, as nothing came for you," replied the lady-in-waiting."

"Well, then, let it be tea, and as quick as you can."

Presently the murder came out.

"Where did you say you ordered the things to be sent?" to the trembling culprit.

"Why, to T. H. Waite's, to be sure," referring to his note-book.

"This comes of sending a man on a message. Be good enough to remember henceforth that we are residing at Mrs. Thwaites'."

The mistake was pardonable, as the two first letters of the name were capital capitals, so copiously illuminated, so extravagantly flourished, that they might have belonged to any language, ancient or modern; they might have been cuniform characters—Assyrian, Coptic, Hebrew, or Greek—the result being that the honest vendor of mutton and grocery, knowing no Mr. Whaites, took the matter easily, went on with his business, and left the purchaser to call, when it suited him, for the goods he had ordered. It is to be hoped that householders in Patterdale will henceforth pity the sorrows of hungry tourists, and that if they still maintain the system of delusive sign-boards, will, at least, make them as intelligible as possible.

Our house was delightfully situated, close to the hills on the east and west, and on the north and south commanding the lakes and the mountain ranges, terminating in High Street. We had meadows of our own, a sweet, pelucid stream, and some charming clumps of trees, where the squirrels seemed at home by day and the owls by night. Perhaps we could have dispensed with the latter, but we put them in the bill, which only amounted to thirty shillings per week, or ten shillings per room; so we took the rough with the smooth, and made no complaint of the owls. Comparative starvation is often beneficial. It was so in our case, for we were uncommonly lively on the following morning, when the ponies were brought to the door. We must, however, pause, to say something of the general features of Patterdale. This lovely vale, commencing on the north of Kirkstone Pass, terminates at the southern shores of Ullswater. But beautiful as wood and water, mountain and meadow can make it, the tributary glens are still more beautiful. Hartshope, Deepdale, Griesdale, Glenridding, and Martindale are lovely; and if the reader will please to consider the rough and patient ponies, now pawing the gravel under our window, fairy steeds, requiring neither rest nor food, we will roll two or three days' work into one, take a ride nearly as long as Head took over the Pampas, and endeavour to sketch what we saw.

Trotting slowly down the road for half a mile, we cross a bridge, and closely following the brawling stream, find ourselves in Griesdale, a wierd vale commencing in a narrow strip of meadow, but soon changing into moorland and moss. On either side are steep and lofty hills, those on the right being the spurs and off-sets of Helvellyn. Nothing can be more simple than such a description, yet how poor and unsatisfactory it is. What does it tell of ghyll and crag, of scaur and coom, of passing clouds, of fitful sun gleams, or of that glorious bow which, arching the glen, endures so long that it seems rooted to the rocks on either hand? Never was place more still; silence to-day might have made it her dwelling-place. No wandering lamb called on its mother; no hawk uttered its wailing cry far up in the clouds; no human voices, save our own, broke the stillness. The place seemed made for thought rather than light converse, so we wended our way onwards and upwards till Griesdale Tarn came into view, and beyond, Dunmail Raise, Grasmere, and the wild peaks above Coniston. This, however, was but the beginning of the end. Bending round the western shoulder of cloudy Helvellyn, we struck into Glenridding, parallel to the dale we had so recently left behind. As we descended the wild glen, we encountered tourists quite cross with the mountain monarch, to whom they came to offer homage. These surly courtiers seemed to entertain the belief that his Majesty *would* not see them. Nor were they in the mood to make sufficient allowance for the hostile invasion from cloud-land that for the time placed him *hors de combat*. For our parts, we thought him more deserving of pity than reproof. Mining is carried on in this glen with some activity; the *debris* is seen on the hill sides; miners' cottages stand high above the valley, whilst the stream is discoloured from the washings of the metal. The yield has been unusually large during the last few months.

At the bottom of Glenridding, in a wide meadow, stands the hotel, a building splendid for size and site, commanding a fine view of beautiful Ullswater and the mountain groups which surround it. It is a paradise for tourists, and furnishes boats for the lake, carriages for the lazy, ponies for all, and guides for active pedestrians and athletic young ladies. Then what an atmosphere of love pervades the place. It has been said that Windermere is sacred to Hymen; here, however, Cupid reigns supreme, and we venture to assert there is more love-making in Lakeland during one week than at Paphos in a year.

But our fairy steeds are fresh, so we turn our backs on the lake; shut our ears to lovers' vows; cross the bridge at the end of the village, and mount the narrow bridle path that leads to High Street, by the head of Martindale. These bridle paths are the pride and delight of the district; they are admirable for the hardy, patient animals that tread them, and for pedestrians glorious. Sometimes they seem to die out, but presently the track grows distinct again. Such was the one we followed, now lost, now found, till we stood above solitary Martindale. Not a house, not a hut was in sight; the most bilious anchorite that ever sought solitude might here have been well content to dwell. Still on, over the crest of the hills, rising higher and higher as we went, with no better guide than a great purple mass before us, and a faint green track at our feet; but that mountain is High Street, better known and more travelled seventeen or eighteen hundred years ago than at present, for over its summit runs a Roman road. On its crest, nearly 3000 feet above the sea, is a long broad track, quite green, with a huge curve or dip in its centre, evidently an artificial roadway. It is, with its associations, a glorious path, and we made quite a triumphal procession as we passed in single file over its length.

The reader will remember that, with the charitable intention of showing him all we can in a small space, we have thrown two expeditions into one. It is quite possible, however, with an early start and a late day, to do what has been described; but then it would not have been a lady's ride—hardly a pleasure to anyone. Great feats may be great things, but mortality is apt to feel awfully stiff next day, and pretty sure to wish it had taken its tonic in two ordinary doses, rather than have knocked itself up by such heroic treatment.

No one should leave Patterdale without visiting Brothers Water, Hayes Water, and Blea Tarn, without pacing Hartsop and Deepdale, or without walking along the high road, near the margin of Ullswater, to Lyulph's Tower. Then Ullswater, beautiful Ullswater, is one of the three Graces of Lakeland. Shall we spend a day on its green depths, or walk over the pathway that skirts the base of its southern mountain boundary? We advise first the one and then the other, and can promise the reader that each in turn will be a fresh delight. But boat, if you can, and go only by the steamer when you must. No mode of transit can spoil its loveliness; but unquestionably the former will enhance its charms infinitely more than the latter.

On the subject of Helvellyn we have purposely been silent. For our part we rarely fail to climb a mountain when one comes in our way; but it is hard work, and apt to put hearts and sinews that are not in good working form a little out of order. To those who are not strong, therefore, we say ride, or else go not all, for the cost will outweigh the pleasure.

Once more we are threading Griesdale for Dunmail Raise, to meet the coach for Keswick. Many and many a time during the long ascent we pause to look back over mountain and dale, where we have been so happy. Life is indeed a pilgrimage; but it is not often that the dark road offers so bright a resting-place as the one we have even now gazed at, perhaps, for the last time.

THE GIRLS OF OLD.

Ah for the eyes that sparkled once,
  Ah for the artless flushes,
Which left no trace on Beauty's face
  Save girlhood's own sweet blushes;
When guileless yet of worldly arts,
  And dreams of rank untried for,
The true deep love of honest hearts,
  Was all the wealth she sighed for.

Oh for the dress of olden days,
  Oh for the girls who wore it!
When simple grace won all the bays,
  And Fashion bowed before it:
While pure still—ere a senseless code
  With false taste could deprave her—
The only charms sweet woman showed
  Were those that Nature gave her.

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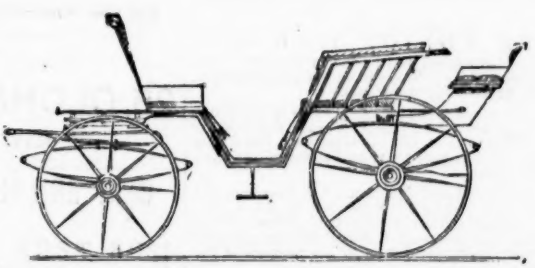

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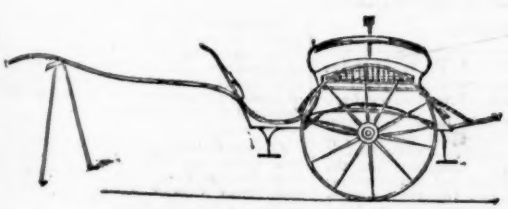

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